



BORROW UP TO **\$5,000**
 AS LOW AS **6.49% APR***
 UP TO **36 MONTHS**

Get Away from It All with a Vacation Loan

Travel is an important part of life. Experience the adventure of visiting a new place. Have fun reconnecting with far away relatives and friends. Spend time together as a family.

We know that traveling costs money, so we offer a vacation loan that can make your trip possible. Borrow up to \$5,000 at rates as low as 6.49% APR.* Repayment is easy; terms up to 36 months are available. Sign up for automatic payments from your credit union checking or savings account for hassle-free loan payments.

Nothing re-energizes you like breaking out of your daily routine and hitting the road. So why wait? Apply for a loan today and start making plans for the trip of a lifetime.

To apply, stop by the credit union office, or call us in Stamford at (203) 324-2144 or in Bridgeport at (203) 366-1336 or call our Loan by Phone at (888) 821-6339 today!

*APR=Annual Percentage Rate. Rates and terms subject to change without notice. For every \$1,000 borrowed at 6.49% APR for 36 months, the monthly payment would equal \$30.64. Offer expires 6/30/07 and excludes all loans already financed at the credit union. Equal Opportunity Lender.

In Memory of William C. Dunn "Bill"

We will remember Bill Dunn for his more than 20 years of service at Fairfield County Federal Credit Union. He worked as a Loan Manager and also helped out with writing computer programs for FCFCU. Prior to that, Bill worked for the Connecticut Credit Union Association.

Bill will be deeply missed by the staff, management, and Board of Directors of FCFCU.



MAIN OFFICE

144 Prospect Street
 Stamford, CT 06901-1205

Phone: (203) 324-2144
 Fax: (203) 327-7202
 Voicemail: (203) 969-2340
 Loan by Phone: (888) 821-6339

Web site: www.fairfieldcountycfu.org
 Email: info@fairfieldcountycfu.org

BRANCH OFFICE

630 Brooklawn Avenue
 Bridgeport, CT 06604

Phone: (203) 366-1336
 Fax: (203) 366-0254
 Voicemail: (203) 368-2340

HOLIDAY CLOSINGS

Friday, April 6, 2007
 Good Friday

Monday, May 28, 2007
 Memorial Day

Wednesday, July 4, 2007
 Independence Day

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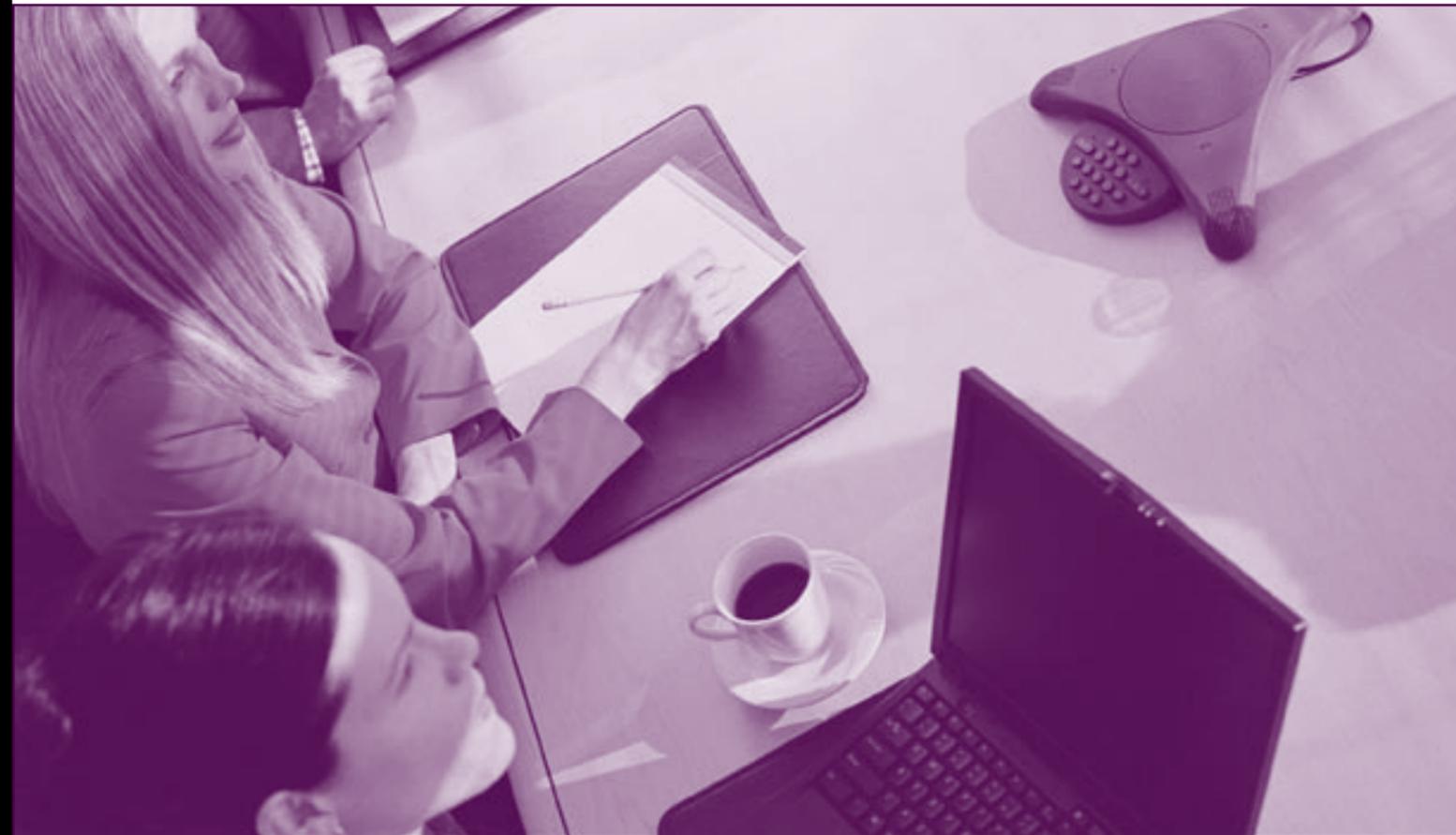
Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government National Credit Union Administration (NCUA), a U.S. Government Agency.

CREDIT LINE

The Newsletter of Fairfield County Federal Credit Union

Spring 2007

The 2007 Annual Meeting Is May 16, 2007



We hope you'll join us for the 2007 Fairfield County Federal Credit Union Annual Meeting.

Date: May 16, 2007

Time: 5:00 p.m.

Location: Stamford Branch Office

144 Prospect Street
 Stamford, CT 06901
 (203) 324-2144

As a credit union member-owner, you are invited to vote on credit union initiatives and elect fellow members to the Board of Directors. You'll find out the financial status of your credit union, review the events of the past year, and hear about important changes taking place.

Don't pass up this opportunity to vote, meet the staff and volunteers who run your credit union, and enjoy some refreshments and mingle with other members.

We hope to see you there!



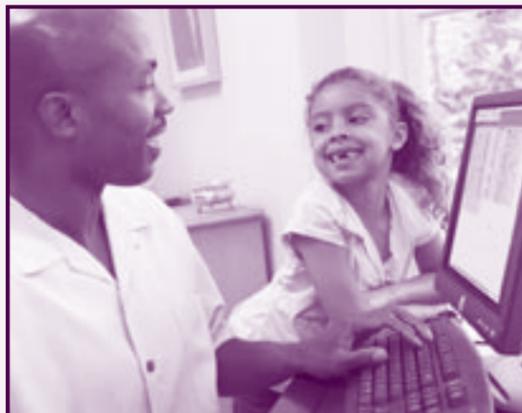
The Benefits of Homeownership Can Be Yours

There's no reason to put off your dreams of owning a home. Mortgage rates are still low, and when you come to your credit union, you know you'll get some of the best rates in town. Plus, we offer a variety of programs to purchase a new home or refinance an existing mortgage.

Not sure which type of mortgage you need? Fairfield's dedicated mortgage team will explain the different features and benefits of conventional mortgages, adjustable-rate mortgages, balloon mortgages, and jumbo loans. And because your financial well-being is our primary concern, you can count on us to help you make the right financing decision. Don't trust your biggest purchase to lenders who don't put your needs first.

If you have a mortgage with another lender, refinancing with Fairfield County Federal Credit Union could save you money. Just contact us to see if we can lower your mortgage payment.

More information, including current rates and an application, can be found at www.fairfieldcountyfcu.org, by calling us at **1-888-821-6339**, or at our office. We look forward to assisting you.



New! Save Time with E Statements

A great new time-saver is available at Fairfield County Federal Credit Union: E Statements. Sign up to have your monthly statement automatically delivered to you in your email inbox. Then you can download and review all your account history—and even save statements for future reference.

To sign up, please call the credit union or visit our Web site at www.fairfieldcountyfcu.org and click on "Home Banking."

How Will the New Pension Protection Act Affect You?

The Pension Protection Act of 2006, signed into law in August 2006, will affect millions of Americans, not just workers covered by pensions. The law is supposed to encourage all workers to save for their own retirement. Some important points of the legislation are listed below. More information can be found at www.irs.gov.

Employers are now encouraged to adopt automatic enrollment of new employees into 401(k) plans. If you choose not to participate, you may opt out. Your default contribution will be 3% of your gross income, rising 1 percentage point per year, up to 6%. Your employer may match that contribution, typically by 50 cents to the dollar. The change is expected to raise 401(k) participation from 66% to 92% of eligible employees, according to the Employee Benefits Research Institute.

Your employer now may provide advice on investing your 401(k) funds, which was prohibited before. The law allows use of financial advice generated from computer models.

Non-spousal beneficiaries can transfer retirement plan money into an IRA. If someone other than your spouse—such as a domestic partner or child—is the beneficiary of your retirement plan, he or she may roll the money over into an inherited IRA and take distributions after your death.

Education savings plans are tax-free—forever. The tax-free status of 529 plan withdrawals is now permanent. Previously it was to expire in 2010.

The higher contribution limits for IRAs established in 2001 are permanent now; the limits will be annually adjusted for inflation. Additionally, catch-up 401(k) contributions for workers 50 and older are here to stay.

The law also requires employers to disclose more financial information about traditional, defined-benefit pensions to plan participants, including assessment of the plans' financial health.



Auto Loans for Spring

Fairfield County Federal Credit Union has auto loans at some of the lowest rates in the area. If you're ready to purchase a new or used car, be sure to compare our loans with those from other financial institutions and dealerships—we may be able to save you money.

Rates start as low as **5.99% APR*** for new and used vehicles. Choose terms up to 72 months. We finance up to 100% of the purchase price or NADA/Blue Book retail value. Optional GAP (Guaranteed Asset Protection) insurance is also available at below-dealer pricing.

Have an auto loan with another lender? Refinance with us and you could save money every month. Just talk to us and we'll see if we can lower your payments.

Pre-approval saves time and hassle at the dealership. We have loan representatives available to help you 24 hours a day. So when the time is right for you, call our Loan by Phone service at **1-888-821-6339** or stop in for a free pre-approval. Then, shop for your new vehicle!

You can apply for an auto loan online at www.fairfieldcountyfcu.com, by phone at **1-888-821-6339**, or in person at our office. Do it today and you could be shopping tomorrow!

APR=Annual Percentage Rate. Rates and terms subject to change. Payment Example: At 5.99% APR with a 3-year term, monthly payment would be \$304.15 for every \$1,000.00 borrowed. Offer excludes all loans already financed at the credit union.